

**Cincinnati Retirement System  
Early Retirement Reduction Factors**

Additional Months	Unreduced Retirement Age of 67										
	Commencement Age										
	57	58	59	60	61	62	63	64	65	66	67
0	0.3701	0.4055	0.4450	0.4891	0.5385	0.5939	0.6562	0.7266	0.8063	0.8968	1.0000
1	0.3730	0.4088	0.4487	0.4932	0.5431	0.5991	0.6621	0.7333	0.8138	0.9054	1.0000
2	0.3760	0.4121	0.4524	0.4974	0.5477	0.6043	0.6680	0.7399	0.8214	0.9140	1.0000
3	0.3789	0.4154	0.4561	0.5015	0.5523	0.6095	0.6738	0.7465	0.8289	0.9226	1.0000
4	0.3819	0.4187	0.4597	0.5056	0.5570	0.6147	0.6797	0.7532	0.8365	0.9312	1.0000
5	0.3849	0.4220	0.4634	0.5097	0.5616	0.6199	0.6856	0.7598	0.8440	0.9398	1.0000
6	0.3878	0.4253	0.4671	0.5138	0.5662	0.6251	0.6914	0.7665	0.8516	0.9484	1.0000
7	0.3908	0.4286	0.4708	0.5179	0.5708	0.6303	0.6973	0.7731	0.8591	0.9570	1.0000
8	0.3937	0.4319	0.4744	0.5220	0.5754	0.6355	0.7032	0.7797	0.8666	0.9656	1.0000
9	0.3967	0.4352	0.4781	0.5261	0.5800	0.6407	0.7090	0.7864	0.8742	0.9742	1.0000
10	0.3996	0.4384	0.4818	0.5303	0.5847	0.6458	0.7149	0.7930	0.8817	0.9828	1.0000
11	0.4026	0.4417	0.4855	0.5344	0.5893	0.6510	0.7208	0.7997	0.8893	0.9914	1.0000